

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO

IN RE:

RAISSA BUXO DIAZ

DEBTOR

CASE NO. 13-05258-MCF

CHAPTER 7

DEBTOR'S MOTION AND NOTICE OF FILING OF  
AMENDED SCHEDULES "I" & "J" AND CERTIFICATE OF SERVICE

TO THE HONORABLE COURT:

NOW COMES, RAISSA BUXO DIAZ, debtor in the above captioned case, through the undersigned attorney, and very respectfully states and prays as follows:

1. The debtor is hereby submitting **Amended Schedules "I" & "J"**, dated September 6, 2014, herewith and attached to this motion.

2. These amendments to Schedules "I" & "J" are filed to state debtor's actual incomes and expenses.

NOTICE PURSUANT TO LOCAL BANKRUPTCY RULE 1009(b)

Within thirty (30) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Clerk's office of the U.S. Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the paper will be deemed unopposed and may be granted unless: (i) the requested relief is forbidden by law; (ii) the requested relief is against public policy; or (iii) in the opinion of the Court, the interest of justice requires otherwise.

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Notice of Amended Schedules "I" & "J"  
Case no. 13-05258-MCF7

### **CERTIFICATE OF SERVICE**

**I CERTIFY**, that on this same date a copy of this Notice was filed with the Clerk of the Court using the CM/ECF system which will send notice of same to the Chapter 7 Trustee, the US Trustee's Office, and all CM/ECF participants; I also certify that a copy of this notice was sent via regular US mail to the debtor and to all creditors and interested parties appearing in the master address list, hereby attached.

**RESPECTFULLY SUBMITTED.** In San Juan, Puerto Rico, this 6<sup>th</sup> day of September, 2014.

/s/ Roberto Figueroa Carrasquillo  
ROBERTO FIGUEROA CARRASQUILLO  
USDC #203614  
ATTORNEY FOR PETITIONER  
PO BOX 186 CAGUAS PR 00726  
TEL NO 787-744-7699 FAX 787-746-5294  
Email: [rfigueroa@rfclawpr.com](mailto:rfigueroa@rfclawpr.com)

page 1



Debtor 1 RAISSA BUXO DIAZ  
First Name Middle Name Last Name

Case number (if known) 3:13-bk-5258

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here..... → 4.	\$ 2,650.00	\$
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 91.72	\$
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$
5e. Insurance	5e. \$ 671.92	\$
5f. Domestic support obligations	5f. \$ 0.00	\$
5g. Union dues	5g. \$ 0.00	\$
5h. Other deductions. Specify: <u>See Schedule Attached</u>	5h. + \$ 951.56	+ \$
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ 1,043.28	\$
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 1,606.72	\$
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$
8b. Interest and dividends	8b. \$ 0.00	\$
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$
8d. Unemployment compensation	8d. \$ 0.00	\$
8e. Social Security	8e. \$ 0.00	\$
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$
8g. Pension or retirement income	8g. \$ 0.00	\$
8h. Other monthly income. Specify: <u>See Schedule Attached</u>	8h. + \$ 187.34	+ \$
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ 187.34	\$
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 1,794.06	\$ 1,794.06
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____		
		11. + \$ 0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies		12. \$ 1,794.06 Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form? <input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain: <u>None</u>		

IN RE BUXO DIAZ, RAISSA

Case No. 3:13-bk-5258

Debtor(s)

**AMENDED SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**  
Continuation Sheet - Page 1 of 1

	DEBTOR	SPOUSE
Other Payroll Deductions:		
Fed OASDI/Disability EE	164.30	
GPR Retiro Hibrdo	265.00	
SI-Seg Incap Obligatorio	6.62	
Sm-First Medical	355.00	
Dm-Fondos Unidos	2.00	
Sc-Coop De Seguros De Vida	54.50	
AE-Seguro Por Muerte Asoc ELA	10.00	
Ahorros-AEELA	79.50	
Fed OASDI/Disability EE (Diferencial Temporero)	6.20	
Fed FICA Med Hospital Ins / EE (Diferencial Temporero)	1.44	
PR Withholding (Diferencial Temporero)	7.00	
Other monthly income:		
Christmas Bonus \$1,048./12	87.34	
Diferencial Temporero	100.00	

**Fill in this information to identify your case:**

Debtor 1 RAISSA BUXO DIAZ  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Puerto Rico

Case number 3:13-bk-5258  
(if known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date: \_\_\_\_\_  
MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form 6J

**Schedule J: Your Expenses**

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household**

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- ☐ No
- ☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Son

13

- ☐ No
- ☒ Yes

Son

11

- ☐ No
- ☒ Yes

- ☐ No
- ☐ Yes

- ☐ No
- ☐ Yes

- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ 0.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 20.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00



Debtor 1 **RAISSA BUXO DIAZ**  
 First Name Middle Name Last Name

Case number (if known) **3:13-bk-5258**

Your expenses	
5. Additional mortgage payments for your residence, such as home equity loans	5. \$ 0.00
6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ 151.68
6b. Water, sewer, garbage collection	6b. \$ 30.69
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ 125.00
6d. Other. Specify: <u>See Schedule Attached</u>	6d. \$ 43.34
7. Food and housekeeping supplies	7. \$ 500.00
8. Childcare and children's education costs	8. \$ 0.00
9. Clothing, laundry, and dry cleaning	9. \$ 60.00
10. Personal care products and services	10. \$ 25.00
11. Medical and dental expenses	11. \$ 30.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ 140.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ 50.00
14. Charitable contributions and religious donations	14. \$ 0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ 0.00
15b. Health insurance	15b. \$ 0.00
15c. Vehicle insurance	15c. \$ 0.00
15d. Other insurance. Specify: _____	15d. \$ 0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ 0.00
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ 0.00
17b. Car payments for Vehicle 2	17b. \$ 0.00
17c. Other. Specify: _____	17c. \$ 0.00
17d. Other. Specify: _____	17d. \$ 0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 6I).	18. \$ 0.00
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$ 0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on <i>Schedule I: Your Income</i> .	
20a. Mortgages on other property	20a. \$ 0.00
20b. Real estate taxes	20b. \$ 0.00
20c. Property, homeowner's, or renter's insurance	20c. \$ 0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$ 0.00
20e. Homeowner's association or condominium dues	20e. \$ 0.00

Debtor 1

**RAISSA BUXO DIAZ**

First Name Middle Name Last Name

Case number (if known) **3:13-bk-5258**

21. Other. Specify: See Schedule Attached

21. +\$ 618.35

22. Your monthly expenses. Add lines 4 through 21.

The result is your monthly expenses.

22. \$ 1,794.06

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ 1,794.06

23b. Copy your monthly expenses from line 22 above.

23b. - \$ 1,794.06

23c. Subtract your monthly expenses from your monthly income.

The result is your monthly net income.

23c. \$ 0.00

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☒ Yes.

None



IN RE BUXO DIAZ, RAISSA

Debtor(s)

Case No. 3:13-bk-5258

**AMENDED SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
Continuation Sheet - Page 1 of 1

Other Utilities	
Internet	35.00
Gas \$100./12	8.34
Other Expenses	
Lunch At Work	40.00
Barber/Beauty	60.00
Children School Tuition (Monthly) $\$340.X10months=\$3,400./12$	283.34
Children School Enrolment $\$820./12$	68.34
Back To School $\$2,000/12$	166.67

B6 Declaration (Official Form 6 - Declaration) (12/07)

IN RE BUXO DIAZ, RAISSA

Debtor(s)

Case No. 3:13-bk-5258

(If known)

**AMENDED DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of -7- <sup>schedules "I" and "J"</sup> sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 9.6.2014 Signature: [Signature]  
RAISSA BUXO DIAZ

Debtor

Date: \_\_\_\_\_ Signature: \_\_\_\_\_  
(Joint Debtor, if any)  
[If joint case, both spouses must sign.]

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.*

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

*A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

*[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]*

*Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.*

Label Matrix for local noticing  
0104-3  
Case 13-05258-MCF7  
District of Puerto Rico  
Old San Juan  
Wed Sep 3 15:09:08 AST 2014

US Bankruptcy Court District of P.R.  
Jose V Toledo Fed Bldg & US Courthouse  
300 Recinto Sur Street, Room 109  
San Juan, PR 00901-1964

AT&T Mobility Puerto Rico, Inc  
% AT&T Services, Inc  
Karen Cavagnaro, Paralegal  
One AT&T Way, Room 3A104  
Bedminster, NJ 07921-2693

CICA COLLECTION AGENCY, INC.  
CLARO  
PO BOX 12338  
SAN JUAN, PR 00914-0338

CLARO  
PO BOX 70366  
SAN JUAN, PR 00936-8366

ENHANCED RECOVERY CO L  
8014 BAYBERRY RD  
JACKSONVILLE, FL 32256-7412

Midland Funding LLC  
by American InfoSource LP as agent  
ATTN: Department 1  
PO Box 4457  
Houston, TX 77210-4457

PR ACQUISITIONS LLC  
PO BOX 194499  
SAN JUAN PR 00919-4499

VIRTUOSO SOURCING GROUP  
4500 CHERRY CREEK SOUTH  
DENVER, CO 80246-1531

RAISSA BUXO DIAZ  
VERDE MAR  
731 28 STREET  
PUNTA SANTIAGO, PR 00741-2127

Midland Funding LLC by American InfoSource L  
ATTN: Department 1  
PO Box 4457  
Houston, TX 77210-4457

ASOCIACION EMPLEADOS ELA  
PO BOX 364508  
SAN JUAN, PR 00936-4508

ATT  
PO BOX 192830  
SAN JUAN, PR 00919-2830

CITIFINANCIAL  
PO BOX 499  
HANOVER, MD 21076-0499

COOP A/C YABUCOA  
BOX #1  
YABUCOA, PR 00767-0001

KOMODIDAD DISTRIBUTORS  
PO BOX 6359  
CAGUAS, PR 00726-6359

NATIONWIDE RECOVERY SYSTEMS  
2304 TARPLEY RD STE 134  
CARROLLTON, TX 75006-2470

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

MONSITA LECAROS ARRIBAS  
OFFICE OF THE US TRUSTEE (UST)  
OCHOA BUILDING  
500 TANCA STREET SUITE 301  
SAN JUAN, PR 00901

ROBERTO FIGUEROA CARRASQUILLO  
PO BOX 186  
CAGUAS, PR 00726-0186

UNITED STATES TRUSTEE  
500 TANCA ST STE 301  
SAN JUAN, PR 00901-1922

AT&T  
5407 ANDREWS HWY  
MIDLAND, TX 79706-2851

CACH LLC  
CITIFINANCIAL INC  
4340 S MONACO ST UNIT 2  
DENVER, CO 80237-3408

CLARO  
METRO OFFICE PARK FLOOR 2  
GUAYNABO, PR 00966

Department of Treasury-  
Bankruptcy Section (Suite 1504)  
235 Ave. Arterial Hostos  
San Juan Puerto Rico 00918-1451

LEONARD & ASSOCIATES PSC  
PO BOX 366220  
SAN JUAN, PR 00936-6220

OPERATING PARTNERS  
CHRYSLER FINANCIAL  
PO BOX 194499  
SAN JUAN, PR 00919-4499

TEAM COLLECTION SERVICES INC  
PMB 420 BOX 6022  
CAROLINA PR 00988-6022

NOEMI LANDRAU RIVERA  
CHAPTER 7 TRUSTEE  
PO BOX 270219  
SAN JUAN, PR 00928-3019

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Portfolio Recovery Associates, LLC  
PO Box 12914  
Norfolk VA 23541

End of Label Matrix	
Mailable recipients	28
Bypassed recipients	0
Total	28